CLAIMS

1.   A method of generating a billing record by a telecommunication service provider for at least one telecommunication service subscriber, the method comprising:

retrieving sample telephone call transaction data for the subscriber;

processing the sample telephone call transaction data in accordance with service rate plans of competitive telecommunication service providers;

generating an estimated toll amount for the transaction data for each service rate plan;

comparing estimated toll amounts;

based on the comparison, determining a lowest toll amount;

deducting a constant amount from the lowest toll amount;

based on the deduction, forming a final toll amount; and

generating the billing record for the subscriber based on the final toll amount.

2.   The method of claim 1 wherein retrieving sample telephone call transaction data comprises retrieving transaction data for a plurality of telephone calls placed by the subscriber during a time period.

3.   The method of claim 1 wherein retrieving sample telephone call transaction data comprises retrieving transaction data for calls placed by the subscriber during a monthly billing period.

4.   The method of claim 1 wherein retrieving sample telephone call transaction data comprises retrieving a time of day, a date, a duration and a call destination for a plurality of calls.

5.   In a network for providing telecommunication service to a plurality of network subscribers, a method of generating a billing record for a network subscriber, the method comprising:

comparing toll amounts produced in accordance with a plurality of
    competitor rate plans to determine a lowest toll amount, the rate
    plan associated with the lowest toll amount being a lowest-cost rate
    plan of the plurality of rate plans;

forming a final toll amount which is a fixed amount less than the amount
    that would be billed in accordance with the lowest-cost rate plan of
    the plurality of rate plans; and

generating the billing record for the network subscriber based on the final
    toll amount.

6.   The method of claim 5 further comprising:

receiving a transaction record including transaction data corresponding to
    at least one sample telephone call; and

processing the transaction data by a plurality of rate plans, each rate plan
    generating a toll amount corresponding to the at least one sample
    telephone call.

7.   The method of claim 6 wherein processing the transaction data comprises calculating toll amounts as a function of time of day, day of week or total monthly call volume.